

Fair Housing Act

When Does a REALTOR® Use the Equal Opportunity Logo?

The Fair Housing Act itself does not require the use of Equal Opportunity logo or slogan, "Equal Housing Opportunity," in any ad. However, using the logo regularly is good evidence of the company's commitment to fair housing compliance.

The equal housing opportunity logo is a picture of a small house with the words "equal housing opportunity" directly beneath it. Note that the small house picture cannot be used without the words "equal housing opportunity" beneath it, but the words can be used without the small house picture.



According to HUD guidelines, all advertising of residential real estate for sale or rent should contain an equal housing opportunity logotype, statement, or slogan as a means of educating the home-seeking public that the property is available to all persons, regardless of race, color, religion, sex, handicap, familial status, or national origin. The choice of logotype, statement, or slogan will depend on the type of media used and, in space advertising, on the size of the advertisement.

Get the Equal Opportunity Logo:

<http://www.hud.gov/library/bookshelf11/hudgraphics/fheologo.cfm>

Equal Housing Opportunity Statement:

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Guidelines for Using the Equal Opportunity Logo (in all ads of four column inches or larger):

www.fairhousing.com/index.cfm?method=page.display&pagename=regs_fhr_109apx

**FAIR HOUSING REGULATIONS REQUIRE THE DISPLAY
OF THE HUD FAIR HOUSING POSTER AT THE BROKERAGE
OFFICE AND AT DWELLINGS UNDER CONSTRUCTION**



Get the HUD Fair Housing Poster – Form HUD-928.1 (2/2003):








www.hud.gov/offices/fheo/promotingfh/928-1.pdf

Previous versions obsolete — information is current as of April 2009.

Protected Classes & Their Definitions*



(APPLICABLE TO MARYLAND JURISDICTIONS, MARCH 2009)

FEDERAL

-  **Color:** Pertaining to a person's skin color
-  **Familial Status:** Families in which one or more children under 18 live with: a parent; a person who has legal custody of the child or children; or the designee of the parent or legal custodian, with the parent or custodian's written permission. Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.
-  **National Origin:** Refers to country of birth.
-  **Physical or Mental Disability:** In reference to you or someone close to you who: has a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS-related Complex and mental retardation) that substantially limits one or more major life activities; has a record of such a disability; or is regarded as having such a disability.
-  **Race:** Categories of physical characteristics and/or genetic groupings of human populations.
-  **Religion:** Participation with one of the world's structured religions; one's spiritual beliefs; inference of religion by place of worship.
-  **Sex:** Male or female.

MARYLAND










INCLUDES ALL FEDERAL PROTECTIONS LISTED ABOVE, PLUS:

-  **Marital Status:** The state of being single, married, separated, divorced, or widowed.
-  **Sexual Orientation:** The identification of an individual as to male or female homosexuality, heterosexuality, or bisexuality.

***For detailed legal references by County, go to: <http://www.mdrealtor.org/Toolkits/FairHousingResourceGuide/tabid/329/Default.aspx> and download a copy of the MAR Fair Housing Resource Guide.**

LOCAL & COUNTIES

INCLUDES ALL FEDERAL & STATE PROTECTIONS LISTED TO THE LEFT, PLUS:

-  **Age:** Generally referring to adults 18 yrs & over.
-  **Ancestry:** Line of decent.
-  **Creed:** A person's beliefs; also, a summary of principals or opinions to which someone professes or adheres.
-  **Ethnic Origin:** Cultural upbringing, including ceremonies and traditions.
-  **Family Responsibility:** Refers to decisions based on an assumption of a person's care giving responsibilities, either childcare or care of another family member.
-  **Gender Identity:** An individual's having or being perceived as having a gender-related self-identity, self-image, appearance, expression, or behavior whether or not those gender-related characteristics differ from those associated with the individual's assigned sex at birth.
-  **Genetic Information:** Information about chromosomes, genes, gene products, or inherited characteristics that may derive from an individual or a family member; obtained for diagnostic and therapeutic purposes; and obtained at a time when the individual to whom the information relates is asymptomatic for the disease. (*Genetic information" does not include: routine physical measurements; chemical, blood and urine analyses that are widely accepted and in use in clinical practice; tests for use of drugs; or tests for the presence of the human immunodeficiency virus.*)
-  **Lawful Income:** See below, 'Source of Income'.
-  **Occupation:** The principal lawful activity of one's life, generally including students, welfare recipients and retired persons.
-  **Personal Appearance:** The outward appearance of any person, irrespective of sex, with regard to hair style, facial hair, physical characteristics or manner of dress. Such term shall not relate to the requirement of cleanliness, uniforms or prescribed attire when uniformly applied for admittance to a public accommodation or to a class of employees for a customary or reasonable business.
-  **Political Opinion:** The opinion of persons relating to government, the conduct of government, political parties, candidates for election or elected office-holders.
-  **Presence of Children:** Households that include the temporary custody or permanent occupancy of persons under the age of 18 years.
-  **Source of Income:** Any lawful source of money that is paid to or for the benefit of a renter or buyer of housing and includes grants, government assistance, alimony, child support, pensions, annuities, legal gifts, or investment earnings.



Maryland REALTORS® Promote Fair Housing

How Do You Recognize HOUSING DISCRIMINATION?

Under the Fair Housing Act, It is Against the Law to:

- Refuse to rent to you or sell you housing
- Tell you housing is unavailable when in fact it is available
- Show you apartments or homes in certain neighborhoods only
- Advertise housing to preferred groups of people only
- Refuse to provide you with information regarding mortgage loans, deny you a mortgage loan, or impose different terms and conditions on a mortgage loan
- Deny you property insurance
- Conduct property appraisals in a discriminatory manner
- Refuse to make certain modifications or accommodations for persons with mental or physical disability, including persons recovering from alcohol and substance abuse, and HIV/AIDS-related illnesses
- Fail to design and construct housing in an accessible manner
- Harass, coerce, intimidate, or interfere with anyone exercising or assisting someone else with their fair housing rights.

Based on these factors...

- Race
- Color
- National Origin
- Religion
- Sex
- Familial status (families with children under the age of 18, or who are expecting a child), or
- Handicap (if you or someone close to you has a disability)

**To view the complete guide to
Are you a Victim of Housing Discrimination?, visit
[www.thehacc.org/docs/903-1.Fair Housing Complaint.pdf](http://www.thehacc.org/docs/903-1.FairHousingComplaint.pdf)**

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